

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	McCloud, William D	§	Case No. 07 B 01018
	Durham-McCloud, Dianna	§	
	Debtors	§	
		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 01/22/2007.

2) The plan was confirmed on 09/27/2007.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/16/2009 and 05/21/2009.

4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/28/2011 and 02/19/2009.

5) The case was completed on 00/00/00.

6) Number of months from filing or conversion to last payment: 0.

7) Number of months case was pending: 57.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$39,347.00.

10) Amount of unsecured claims discharged without full payment: \$42,019.66.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$65,549.14
Less amount refunded to debtor	\$0

NET RECEIPTS: \$65,549.14

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0
Trustee Expenses & Compensation	\$3,763.37
Other	\$0

TOTAL EXPENSES OF ADMINISTRATION: \$6,763.37

Attorney fees paid and disclosed by debtor \$274.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Capital One Auto Finance	Secured	\$5,882.85	\$5,882.85	\$5,882.85	\$5,882.85	\$69.92
Fifth Third Bank	Secured	\$109,683.00	\$95,719.87	\$95,719.87	\$0	\$0
Fifth Third Bank	Secured	\$19,657.11	\$19,657.11	\$19,657.11	\$11,937.90	\$0
Great Lakes Bank NA	Secured	\$19,690.00	NA	NA	\$0	\$0
Great Lakes Bank NA	Secured	\$38,958.00	\$38,958.00	\$38,958.00	\$32,521.71	\$0
AT&T Wireless	Unsecured	\$633.00	\$633.73	\$633.73	\$341.79	\$0
AT&T Wireless	Unsecured	\$103.00	\$103.90	\$103.90	\$56.15	\$0
Bank Of America	Unsecured	\$3,143.00	NA	NA	\$0	\$0
Bank One	Unsecured	\$0	NA	NA	\$0	\$0
Bank One	Unsecured	\$5,749.00	NA	NA	\$0	\$0
Bp Oil/Citibank	Unsecured	\$0	NA	NA	\$0	\$0
Capital One	Unsecured	\$2,518.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$3,451.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$1,067.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$0	NA	NA	\$0	\$0
Capital One	Unsecured	\$2,206.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$1,457.00	NA	NA	\$0	\$0

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Capital One Auto Finance	Unsecured	\$83.15	NA	NA	\$0	\$0
Cavalry Portfolio Services	Unsecured	\$0	\$866.37	\$866.37	\$467.27	\$0
CBCS	Unsecured	\$256.00	NA	NA	\$0	\$0
Dependon Collection Service	Unsecured	\$176.00	NA	NA	\$0	\$0
Discover Financial Services	Unsecured	\$0	\$284.34	\$284.34	\$153.36	\$0
ECast Settlement Corp	Unsecured	\$3,652.00	\$3,652.78	\$3,652.78	\$1,970.09	\$0
Evans	Unsecured	\$0	NA	NA	\$0	\$0
Evans	Unsecured	\$0	NA	NA	\$0	\$0
First Financial	Unsecured	\$634.00	NA	NA	\$0	\$0
Great Seneca	Unsecured	\$0	\$365.36	\$365.36	\$197.03	\$0
Harris N A	Unsecured	\$127.00	NA	NA	\$0	\$0
HSBC Bank USA	Unsecured	\$0	NA	NA	\$0	\$0
I C Systems Inc	Unsecured	\$77.00	NA	NA	\$0	\$0
Lane Bryant	Unsecured	\$0	NA	NA	\$0	\$0
LVNV Funding	Unsecured	\$3,510.00	NA	NA	\$0	\$0
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National Capital Management	Unsecured	\$0	\$3,510.57	\$3,510.57	\$1,893.39	\$0
North Star	Unsecured	\$5,445.00	\$5,785.16	\$5,785.16	\$3,120.15	\$0
Palisades Collection LLC	Unsecured	\$633.00	NA	NA	\$0	\$0
RoundUp Funding LLC	Unsecured	NA	\$66.08	\$66.08	\$35.74	\$0
RoundUp Funding LLC	Unsecured	NA	\$256.61	\$256.61	\$138.42	\$0
Spiegel	Unsecured	\$2,212.00	NA	NA	\$0	\$0
Target National Bank	Unsecured	\$0	NA	NA	\$0	\$0
Wells Fargo Fin Acceptance	Unsecured	\$4,059.00	NA	NA	\$0	\$0
Wells Fargo Fin Acceptance	Unsecured	\$0	NA	NA	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$95,719.87	\$0	\$0
Mortgage Arrearage	\$58,615.11	\$44,459.61	\$0
Debt Secured by Vehicle	\$5,882.85	\$5,882.85	\$69.92
All Other Secured	\$0	\$0	\$0
TOTAL SECURED:	\$160,217.83	\$50,342.46	\$69.92
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
TOTAL PRIORITY:	\$0	\$0	\$0
GENERAL UNSECURED PAYMENTS:	\$15,524.90	\$8,373.39	\$0

Disbursements:

Expenses of Administration	\$6,763.37	
Disbursements to Creditors	\$58,785.77	
TOTAL DISBURSEMENTS:		\$65,549.14

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: October 12, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.